

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on January 15, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Geoffrey Howard Richardson
11011 Merganser Terrace
Chesterfield, VA 23838

Heidi Lyn Richardson
11011 Merganser Terrace
Chesterfield, VA 23838

Case Number: 15-30197-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-7593
xxx-xx-1785

Attorney for Debtor(s) (name and address):

Sean D. Contreras
America Law Group, Inc.
8501 Mayland Drive
Suite 106
Henrico, VA 23294
Telephone number: (804) 308-0051

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **March 5, 2015**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **June 3, 2015**

For a governmental unit: **July 14, 2015**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: May 4, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **April 1, 2015**

Time: **11:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: January 20, 2015

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Geoffrey Howard Richardson
 Heidi Lyn Richardson
 Debtors

Case No. 15-30197-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj
 Form ID: B9I

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Jan 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2015.

db/jdb +Geoffrey Howard Richardson, Heidi Lyn Richardson, 11011 Merganser Terrace,
 Chesterfield, VA 23838-5270
 12716259 +Andrew S Lerner, Esq., Zwicker and Associates, 948 Clopper Rd, 2nd Fl,
 Gaithersburg, MD 20878-1366
 12716265 +Bmw Bank Of North Amer, 2735 E Parleys Way, Salt Lake City, UT 84109-1666
 12716270 +Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
 12716273 +Gatestone & Co, 1000 N West St., Suite 1200, Wilmington, DE 19801-1058
 12716274 +Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400
 12716275 #+Global Credit & Collection Cor, 2699 Lee Rd, Suite 330, Winter Park, FL 32789-1740
 12716277 +Legum and Wilk, 4004 Williamsburg Ct., Fairfax, VA 22032-1139
 12716278 Professional Recovery Services, 221 Laurel Rd, Two Echelon Plaza, Ste 350,
 Voorhees, NJ 08043-0000
 12716279 +Professional Recovery Services, PO Box 1880, Voorhees, NJ 08043-7880
 12716283 +TMX Finance of Virginia, 1702 Boulevard, Colonial Heights, VA 23834-2304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: sean.cl3alg@gmail.com Jan 21 2015 02:54:24 Sean D. Contreras,
 America Law Group, Inc., 8501 Mayland Drive, Suite 106, Henrico, VA 23294
 tr +E-mail/Text: station01@richchap13.com Jan 21 2015 02:55:01 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 12716258 +EDI: BECKLEE.COM Jan 21 2015 02:43:00 American Express, PO Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 12716264 EDI: BANKAMER.COM Jan 21 2015 02:43:00 Bk Of Amer, PO Box 982235,
 El Paso, TX 79998-0000
 12716260 EDI: BANKAMER.COM Jan 21 2015 02:43:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410-0000
 12716263 E-mail/Text: bankruptcy@bbandt.com Jan 21 2015 02:54:43 BB & T, Attn: Bankruptcy Dept,
 PO Box 1847, Wilson, NC 27894-0000
 12716261 +EDI: BANKAMER2.COM Jan 21 2015 02:43:00 Bank of America, PO Box 15633,
 Wilmington, DE 19850-5633
 12716262 +EDI: TSYS2.COM Jan 21 2015 02:43:00 Barclays Bank Delaware, Attn: Bankruptcy,
 P.O. Box 8801, Wilmington, DE 19899-8801
 12716266 +EDI: CAPITALONE.COM Jan 21 2015 02:43:00 Capital One, N.A., Capital One Bank (USA) N.A.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 12716267 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Jan 21 2015 02:54:27 CashnetUSA,
 200 West Jackson, Suite 1400, Chicago, IL 60606-6929
 12716268 +EDI: CHASE.COM Jan 21 2015 02:43:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 12716271 +EDI: DISCOVER.COM Jan 21 2015 02:43:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 12716276 +EDI: CBSKOHL.COM Jan 21 2015 02:43:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 12716280 +EDI: SEARS.COM Jan 21 2015 02:43:00 Sears/cbna, PO Box 6283, Sioux Falls, SD 57117-6283
 12716281 +EDI: RMSC.COM Jan 21 2015 02:43:00 Synch/dicks, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 12716282 +EDI: WTRRN BANK.COM Jan 21 2015 02:43:00 Td Bank Usa/targetcred, PO Box 673,
 Minneapolis, MN 55440-0673
 12716284 +EDI: WFFC.COM Jan 21 2015 02:43:00 Wf Fin Bank, Attention: Bankruptcy, PO Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12716269* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 12716272 ##+Frederick J Hanna & Associates, 1427 Roswell Road, Marietta, GA 30062-3668

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: cummingsj
Form ID: B9I

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Total Noticed: 28

Date Rcvd: Jan 20, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2015 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Sean D. Contreras on behalf of Joint Debtor Heidi Lyn Richardson sean.c13alg@gmail.com,
2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com
Sean D. Contreras on behalf of Debtor Geoffrey Howard Richardson sean.c13alg@gmail.com,
2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com
TOTAL: 3